

Exhibit 3

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Learn about arbitration

Get detailed info on how to arbitrate a dispute with AT&T.

OVERVIEW

Our dispute resolution program is designed to help if you're having a problem with AT&T, and you're not satisfied after contacting Customer Care. Review our details on how you can use AT&T's dispute resolution process, including by bringing a claim in arbitration.

FREQUENTLY ASKED QUESTIONS

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How does AT&T's dispute resolution process work?

If Customer Care hasn't been able to help you with a problem, the next step is to submit a Notice of Dispute to our legal department. You can print and mail the form or submit it online at att.com/noticeofdispute. The Legal Department will investigate and contact you within 60 days to work out a resolution. You or we may request to schedule an Informal Settlement Conference, which is a phone or video call to try to reach agreement.

If you're still not satisfied, you can choose between filing a lawsuit in small claims court or submitting your claim to arbitration.

What is arbitration?

Arbitration is a way of resolving disputes. It's like court but much less formal. It uses a neutral arbitrator instead of a judge or jury to hear evidence and decide the case. Discovery is more limited than in court, but the arbitrator applies the same law that a court would apply. The arbitrator's ruling is

binding and is subject to very limited review by courts.

Arbitration hearings are typically brief. For claims of \$10,000 or less, you may choose whether the hearing takes place in person, by telephone or videoconference, or solely on the basis of documents submitted to the arbitrator. (If you choose an in-person hearing, it will take place in the county or parish of your billing address.) You may retain an attorney to represent you in arbitration if you choose.

Arbitration will take place on an individual basis. The arbitrator can't hear class-wide or representative claims. But arbitrators can award the same individualized damages and relief that a court can award.

Who manages the arbitration?

The American Arbitration Association (AAA) will administer the arbitration. They are a leading non-profit arbitration provider. Like a court clerk, they accept filings and schedule hearings. They also maintain a roster of arbitrators to decide cases.

What rules and law apply in arbitration?

The arbitrator will follow the AAA's Consumer Arbitration Rules, as modified by our arbitration agreement, to make the process less expensive for our customers. Because the AAA may update those rules from time to time, please check the Consumer section on AAA's website to see the latest version. In deciding the case, the arbitrator will apply the same law that a court would apply.

Are there any fees for filing an arbitration?

Please check the Consumer section on AAA's website to see their fees. They may ask you to pay a filing fee. If your claim is for \$75,000 or less, AT&T will generally ask the AAA to reimburse you for any filing fee you pay. To qualify, you must meet all pre-arbitration requirements including submitting a complete Notice of Dispute and participating in an Informal Settlement Conference if one was requested.

What kinds of disputes are covered by the AT&T Arbitration Program?

The arbitration agreement in the AT&T Consumer Service Agreement explains what kinds of disputes are covered. Generally, any claim can be brought in arbitration, except for certain types of personal-injury claims. In

addition, issues about whether a claim can or must be arbitrated are for a court to decide. If you don't want to arbitrate a dispute, you're always free to bring claims in your small claims court.

How do I start an arbitration?

To start an arbitration, you will need to submit a Demand for Arbitration to the AAA. For detailed instructions, learn how to file a complaint.

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